

Certificate Number: 02910-PR-DE-012735019

Bankruptcy Case Number: 10-06692



02910-PR-DE-012735019

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2010, at 11:00 o'clock AM EDT, Roberto Rivera completed a course on personal financial management given by internet and telephone by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: October 20, 2010 By: /s/Daniel Forrester

Name: Daniel Forrester

Title: Certified Bankruptcy Counselor